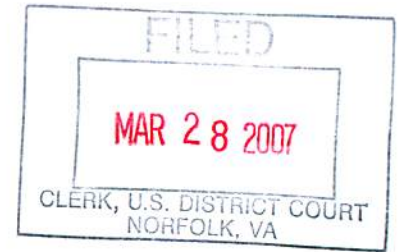


UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION



JTH TAX, INC. d/b/a LIBERTY TAX
SERVICE,

Plaintiff,

Civil No. 2:07cv154

v.

NIEN VAN,

Defendant.

Declaration of Jan Gundran

Pursuant to 28 U.S.C. § 1746, I, Jan Gundran, having personal knowledge of the facts herein state under oath as follows:

1. I am a Staff Accountant for JTH Tax, Inc. d/b/a Liberty Tax Service ["Liberty"] and have held that position since August 2003.
2. On the date that Liberty Tax terminated Nien Van, March 13, 2007, she owed to Liberty Tax \$21,088.64, of which \$15,776.80 was more than 30 days past due. See attached document.
3. The attached is an accurate Debt Balance spreadsheet as of March 13, 2007. These spreadsheets are used to show the status of accounts and notes receivable as of the date indicated on such spreadsheet for Nien Van.
4. At no time has Nien Van paid any portion of the \$21,088.64 of delinquent monies owed to Liberty as shown on the attached.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 23rd day of March 2007.


Jan Gundran

Nien Van #2747
Debt Balances as of 03/16/07

Accounts Receivable

	Unpaid Amount	Amount over 30 Days past due	*See attached for detail
\$	15,960.38	\$ 10,774.81	

Notes Receivable

Loan#	Unpaid Principal	Unpaid Interest as of 3/16/07	Amount over 30 Days past due
2747-AR-05	\$ 5,001.99	\$ 1.67	\$ 5,001.99
2747-OP-04	\$ -	\$ 124.60	\$ -

\$	5,001.99	\$ 126.27	\$ 5,001.99
----	----------	-----------	-------------

Total Owed to Liberty \$ 21,088.64

Total Over 30 Days Due \$ 15,776.80

Changes:

Customer ID: 2747 - 2747
Customer Class: First - Last
Salesperson ID: First - Last
Sales Territory: First - Last
FAC Approved \$: First - Last
Account Type: Open Item
Customer Name: First - Last
Exclude: No Activity, Multicurrency Info
Customer: by Customer ID
Document: by Document Date

* - Indicates an unposted credit document that has been applied.

ZIP Code: First - Last
State: First - Last
Telephone: First - Last
Posting Date: First - 3/13/2007
Short Name: First - Last
Aging Date: 3/13/2007

Customer	Name	Description	Date	Amount	0-15 Days	16 - 30 Days	31 - 90 Days	Over 91 Days
----------	------	-------------	------	--------	-----------	--------------	--------------	--------------

Open Item
Salesperson: REGION M74 (JER Territory: REGION M74 (JER

INV008524	FRAN DEP	11/12/2002	\$4,000.00					\$4,000.00
PYMT004461								(\$4,000.00)
INV008594	FRAN DEP	12/4/2002	\$16,000.00					\$16,000.00
PYMT004585								(\$16,000.00)

INV006029001	INV006029	1/4/2003	\$267.08					\$267.08
INV006071001	INV006071	1/9/2003	\$37.72					(\$37.72)
INV006119001	INV006119	1/13/2003	\$591.57					(\$591.57)
INV005949	INV005949	1/14/2003	\$698.61					(\$698.61)
INV006155001	INV006155	1/14/2003	\$3,528.82					(\$3,528.82)
INV006052001	INV006052	1/16/2003	\$199.35					(\$199.35)
INV008717	JANUARY RENT WALMART	1/21/2003	\$1,750.00					(\$1,750.00)
INV009201	MIN ROYALTY TX272	2/5/2003	\$5,000.00					(\$5,000.00)
FIN004348	FEB. 2003 FINANCE CHARGE	2/28/2003	\$106.10					(\$106.10)
INV010139	FEBRUARY 2003 WALMART RENT	2/28/2003	\$1,750.00					(\$1,750.00)
INV010134	MARCH 2003 K-HART RENT	3/1/2003	\$1,750.00					(\$1,750.00)
FIN004620	MAR. 2003 FINANCE CHARGE	3/31/2003	\$208.94					(\$208.94)
INV0104941	CREDIT YELLOW PGS.	4/1/2003	(\$971.00)					\$1,750.00
INV010726	APRIL 2003 WALMART RENT	4/1/2003	\$1,750.00					(\$1,750.00)
INV011309	REVERSE YELLOW PG. CREDIT	4/18/2003	\$971.00					(\$971.00)
FIN004858	APR. 2003 FINANCE CHARGE	4/30/2003	\$235.19					(\$235.19)
INV012013	ADDL MARKETING 2003 - TX272	5/19/2003	\$971.00					(\$971.00)
INV005099	MAY 2003 FINANCE CHARGE	5/31/2003	\$268.10					(\$268.10)
FIN005370	JUNE 2003 FINANCE CHARGE	6/30/2003	\$282.67					(\$282.67)
FIN005627	JULY 2003 FINANCE CHARGE	7/31/2003	\$290.93					(\$290.93)
INV006237001	INV006237	7/31/2003	\$49.26					(\$49.26)
INV0106152	TRANSFER TO NOTE	8/1/2003	(\$19,112.48)					\$13.85
APPLY FROM REBATE 10974		8/7/2003	(\$759.00)					
May 03 % Mktg TX272		12/1/2003	\$13.85					

Receivables Management

[illegible]

Customer	Name	Account Type	Document Number	Type	Date	Amount	Discount	Writeoff	0-15 Days	16 - 30 Days	31- 90 Days	Over 91 Days
FINOT12285	TRAN12285	8/30/2005	Dec. 2004 Finance Charge		12/31/2004	\$74.91			\$74.91			
FINOT11087	TRAN12285	Jan. 2005 Finance Charge			1/31/2005	\$74.91			\$74.91			
ADV38569	TRAN12285	8/30/2005			8/30/2005	\$615.24			\$615.24			
ROY38568	TRAN12285	8/30/2005			8/30/2005	\$1,722.67			\$1,722.67			
FINOT12285	TRAN12285	8/30/2005	Feb. 2005 Finance Charge		2/28/2005	\$74.91			\$74.91			
ADV41398	TRAN12285	8/30/2005			8/30/2005	\$1,645.13			\$1,645.13			
ROY41397	TRAN12285	8/30/2005			8/30/2005	\$4,606.35			\$4,606.35			
FINOT12285	TRAN12285	8/30/2005	Mar. 2005 Finance Charge		3/31/2005	\$148.48			\$148.48			
ADV43731	TRAN12285	8/30/2005			8/30/2005	\$286.83			\$286.83			
ROY43730	TRAN12285	8/30/2005			8/30/2005	\$803.11			\$803.11			
FINOT12081	TRAN12285	8/30/2005	Apr. 2005 Finance Charge		4/30/2005	\$242.25			\$242.25			
ADV46133	TRAN12285	8/30/2005			8/30/2005	\$308.97			\$308.97			
ROY46132	TRAN12285	8/30/2005			8/30/2005	\$3,752.52			\$3,752.52			
FINOT12285	TRAN12285	8/30/2005	May 2005 Finance Charge		5/31/2005	\$264.46			\$264.46			
FINOT13060	TRAN12285	8/30/2005			8/30/2005	\$325.38			\$325.38			
FINOT13540	TRAN12285	8/30/2005	July 2005 Finance Charge		7/31/2005	\$334.23			\$334.23			
TRAN12285	TRAN12285	8/30/2005	Transfer AR to Note		8/30/2005	(\$21,956.44)						
FINOT14477	TRAN12285	8/31/2005			8/31/2005	\$9.89			\$9.89			
FINOT14898	TRAN12285	1/31/2006	Aug. 2005 Finance Charge		8/31/2005	\$9.89			\$9.89			
FINOT15284	TRAN12285	1/31/2006	Sep. 2005 Finance Charge		9/30/2005	\$9.89			\$9.89			
FINOT15666	TRAN12285	1/31/2006	Oct. 2005 Finance Charge		10/31/2005	\$10.19			\$10.19			
FINOT15666	TRAN12285	1/31/2006	Nov. 2005 Finance Charge		11/30/2005	\$10.19			\$10.19			
FINOT15666	TRAN12285	1/31/2006	Dec. 2005 Finance Charge		12/31/2005	\$10.50			\$10.50			
FINOT16390	TRAN12285	1/31/2006			1/31/2006	\$2.13			\$2.13			
WEB80000000118	TRAN12285	2/2/2007	Jan. 2006 Finance Charge		1/31/2006	(\$710.27)						
ADV67790	TRAN12285	2/5/2007			2/5/2006	\$519.78			\$519.78			
PYMT1030705	TRAN12285	2/5/2007			2/5/2006	\$1,455.37			\$1,455.37			
ROY67789	TRAN12285	2/9/2007			2/5/2006	(\$80.82)						
FINOT16764	TRAN12285	2/2/2007	Feb. 2006 Finance Charge		2/28/2006	\$0.92			\$0.92			
ADV70591	TRAN12285	3/2/2007			3/5/2006	\$1,257.15			\$1,257.15			
WEB80001823	TRAN12285	3/2/2007			3/5/2006	\$3,520.03			\$3,520.03			
FINOT17101	TRAN12285	3/31/2006	Mar. 2006 Finance Charge		3/31/2006	\$30.59			\$30.59			
ADV75359	TRAN12285	4/5/2006			4/5/2006	\$344.00			\$344.00			
WEB80001823	TRAN12285	3/2/2007			4/5/2006	\$963.20			\$963.20			
ROY75358	TRAN12285	3/2/2007			4/5/2006	\$102.25			\$102.25			
FINOT17540	TRAN12285	4/30/2006	Apr. 2006 Finance Charge		4/30/2006	\$600.63			\$600.63			
ADV77700	TRAN12285	2/2/2007			4/30/2006	\$400.63			\$400.63			

System: 3/15/2007

DETAIL HISTORICAL AGED TRIAL BALANCE
Receivables Management

Page: 6

Customer	Name	Account Type							
Document Number	Type	Date	Amount	Discount	Writeoff	0-15 Days	16 - 30 Days	31- 90 Days	Over 91 Days
WEB00001823		3/2/2007							(\$400.63)
ROY77699	ROY77699		5/5/2006	\$5,061.40					\$5,061.40
FIN018014	May 2006 Finance Charge		5/31/2006	\$123.85					\$123.85
PYMNT030288		2/2/2007							(\$123.85)
FIN018497	June 2006 Finance Charge		6/30/2006	\$205.78					\$205.78
PYMNT030288		2/2/2007							(\$205.78)
FIN019012	July 2006 Finance Charge		7/31/2006	\$210.73					\$210.73
PYMNT030288		2/2/2007							(\$210.73)
ADV87378	ADV87378		8/5/2006	\$20.15					\$20.15
WEB00001823		3/2/2007							(\$20.15)
ROY87377	ROY87377		8/5/2006	\$56.42					\$56.42
WEB00001823		3/2/2007							(\$56.42)
FIN019533	Aug. 2006 Finance Charge		8/31/2006	\$213.89					\$213.89
PYMNT030288		2/2/2007							(\$213.89)
ADV91772	ADV91772		9/5/2006	\$11.00					\$11.00
WEB00001823		3/2/2007							(\$11.00)
ROY91771	ROY91771		9/5/2006	\$30.80					\$30.80
WEB00001823		3/2/2007							(\$30.80)
FIN020046	Sep. 2006 Finance Charge		9/30/2006	\$215.04					\$215.04
PYMNT030288		2/2/2007							(\$215.04)
FIN020552	Oct. 2006 Finance Charge		10/31/2006	\$222.10					\$222.10
PYMNT030288		2/2/2007							(\$80.82)
PYMNT030429		2/5/2007							(\$141.28)
ADV95652	ADV95652		11/5/2006	\$12.25					\$12.25
WEB00001823		3/2/2007							(\$12.25)
ROY95651	ROY95651		11/5/2006	\$34.30					\$34.30
WEB00001823		3/2/2007							(\$34.30)
FIN021054	Nov. 2006 Finance Charge		11/30/2006	\$222.10					\$222.10
PYMNT030429		2/5/2007							(\$222.10)
FIN021536	Dec. 2006 Finance Charge		12/31/2006	\$229.46				\$229.46	
PYMNT030429		2/5/2007						(\$229.46)	
FIN022006	Jan. 2007 Finance Charge		1/31/2007	\$232.90				\$232.90	
PYMNT030429		2/5/2007						(\$232.90)	
PYMNT030288	Payment from Fee Intercept		2/2/2007	(\$1,186.00)					
ADV109136	ADV109136		2/5/2007	\$783.35				\$783.35	
WEB00001823		3/2/2007						(\$783.35)	
PYMNT030429	Payment from Fee Intercept		2/5/2007	(\$936.00)					
ROY109135	ROY109135		2/5/2007	\$2,193.38				\$2,193.38	
PYMNT030705	Payment from Fee Intercept		2/9/2007	(\$1,249.00)					
FIN022356	Feb. 2007 Finance Charge		2/28/2007	\$128.72		\$128.72			
WEB00001823	EFT Transaction		3/2/2007	(\$4,590.55)					
ADV113316	ADV113316		3/5/2007	\$1,330.75		\$1,330.75			
ROY113315	ROY113315		3/5/2007	\$3,726.10		\$3,726.10			
Contact: 2747 TX	() -	Ext.							
Terms: Net 15		Totals:	\$15,960.38			\$5,185.57	\$0.00	\$2,193.38	\$8,581.43
Credit:	Unlimited								
1 Customer(s)	Grand Totals:		\$15,960.38			\$5,185.57	\$0.00	\$2,193.38	\$8,581.43

Loan Delinquency Report By CustomerLiberty Tax Service
3/15/2007Delinquency Date : 3/13/2007
Tolerance : \$0.00

Name			1-15 Days	16-30 Days	31-60 Days	61-90 Days	Over 90 Days	Total
Customer ID	Officer	Principal Bal	Principal	Principal	Principal	Principal	Principal	Principal
Facility ID	Branch	Interest Recv	Interest	Interest	Interest	Interest	Interest	Interest
Loan ID	Loan Type	Oldest Due	Late Fee	Late Fee	Late Fee	Late Fee	Late Fee	Late Fee
GL Code	Billing Cycle	Oldest Aging	Total	Total	Total	Total	Total	Total
Nien Van								
2747	Bowerman	\$5,001.99					\$5,001.99	\$5,001.99
AR	4							
2747-AR-05	Maturity	2/28/2006						
1605-AR-RO	Maturity	378					\$5,001.99	\$5,001.99
Grand Totals:			\$5,001.99	\$0.00	\$0.00	\$0.00	\$0.00	\$5,001.99
		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			\$0.00	\$0.00	\$0.00	\$0.00	\$5,001.99	\$5,001.99